# Economic & Social Research

Analyzing health and social problems and alwaloping attactive, equitable solutions for the 21st century.

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# Covering America

REAL REMEDIES FOR THE UNINSURED

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## Covering America

Covering America was developed to promote serious consideration of a diverse range of comprehensive proposals to provide affordable health coverage for millions of uninsured Americans. The project was made possible by a grant from the Robert Wood Johnson Foundation, Princeton, New Jersey. The Foundation does not endorse the findings of this or other independent projects.

# Today's Coverage News

Presidential Candidate Edwards' Health Care Plan Includes **Drug Patent Process Overhaul, Requirement for Health Insurance Companies To Spend 85% of Premiums on Patient** Care

Pharmacy Groups Lobby for Revisions to Proposed Medicaid

Washington, D.C., Expands Dental Care to Adult Medicaid Beneficiaries

Home Care Worker Shortage Looms as U.S. Population Ages

Senate Committees Approve Legislation Addressing Veterans' Services; Mental Health Care Issues Addressed

Headlines provided by

Welfare Reform & Poverty

**Issues** 

#### PUBLICATIONS

- Reports
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- <u>Issues in Coverage</u>
   <u>Expansion Design</u>

Register to receive periodic ESRI announcements



This link is to a page of the web site of the California Health Care Foundation that contains a useful framework and set of tools for assessing an comparing public policy approaches to covering the uninsured. The Economic and Social Research Institute was responsible for much of the substantive work for this tool, as well as the accompanying analyses of a variety of prototype expansion plans.

■ Recent Publications

More to come.

# Proposals

A major product of the Covering America project was three volumes of comprehensive health coverage proposals that seek to move the country toward universal health coverage. The proposals include a

number that are broad in scope and go beyond incremental reform. Included are new approaches to using federal income tax credits, expanding Medicaid and the State Children's Health Insurance Program, implementing Medicare buy-ins, and organizing insurance purchasing. The authors, a philosophically diverse group of widely respected health care analysts and scholars, hope that their ideas will help guide lawmakers as they grapple with how best to increase health coverage. The proposals were commissioned, reviewed, and assembled by the Economic and Social Research Institute, with a grant from <a href="The Robert Wood Johnson Foundation">The Robert Wood Johnson Foundation</a> (RWJF), the nation's largest philanthropy devoted exclusively to health and health care.

Covering America: Real Remedies for the Uninsured, Volume 3, is a set of four three new proposals from distinguished health analysts who outline policy options for broadly extending health insurance coverage. The proposals join the 13 others published in the past two years (see below) to offer diverse and innovative ideas for enhancing discussions about comprehensive health care coverage for all Americans. The new volume also includes two commentaries by astute observers of the health system. The proposals were commissioned, reviewed, and assembled by the Economic and Social Research Institute, with a grant from The Robert Wood Johnson Foundation (RWJF), the nation's largest philanthropy devoted exclusively to health and health care. The Foundation does not endorse the findings of this or other independent projects.

The various chapters of the document are available in PDF format (see list below). They can be viewed and downloaded with Adobe Acrobat Reader by clicking on the titles below. A *summary document* that includes a brief version of each proposal as well as a side-by-side comparison is also available for downloading. The *full document* (147 pages) is also available as a single file for those who have fast internet connections. Hardcopy versions can be ordered by sending an email request to announcements@esresearch.org or by calling 202 833-8877 ext. 10.

Introduction and Side-by-side Comparison

Michael Calabrese—Universal Coverage, Universal Responsibility: A Plan to Make Coverage Mandatory and Affordable for Individuals

<u>Helen Ann Halpin</u>—Getting to a Single-Payer
System Using Market Forces: The CHOICE Program

Paul A. Seltman—From Clean Air to a Clean Bill of Health: Using Allowance Trading under the Clean Air Act as a Model for Covering All Private-Sector Employees

C. Eugene Steuerle—A Workable Social Insurance
Approach to Expanding Health Insurance Coverage

Michael Chernew—Covering America: A
Commentary on Three Approaches

<u>Katie Merrell</u>—When Worlds Collide: Public Policy, Private Markets, and the Price of Health Insurance

Covering America: Real Remedies for the Uninsured, Volume 2, is the second set of proposals from distinguished health analysts who outline policy options for broadly extending health insurance coverage. The new volume also includes three commentaries by distinguished observers of the health system about the challenges of achieving major coverage expansions and how they can be addressed.

The various chapters of the document are available in PDF format (see list below). They can be viewed and downloaded with Adobe Acrobat Reader by clicking on the titles below. A *summary document* that includes a brief version of each proposal as well as a side-by-side comparison is also available for downloading. The *full document* (125 pages) is also available as a single file for those who have fast internet connections. Hardcopy versions can be ordered by sending an email request to announcements@esresearch.org or by calling 202 833-8877 ext. 10.

*Introduction and Side-by-side Comparison* 

<u>David B. Kendall, Jeff Lemieux, and S. Robert</u> <u>Levine--A Performance-Based Approach to Universal</u> Health Care

Tom Miller--Improving Access to Health Care
without Comprehensive Health Insurance Coverage:
Incentives, Competition, Choice, and Priorities

James A. Morone--Medicare for All

Christine Ferguson, Patricia Riley, and Sara
Rosenbaum--Medicaid: What Any Serious Health
Reform Proposal Needs to Consider

Edward F. Lawlor and Ann Dude--Mobilizing,
Framing, and Leading: Three Policy Thought
Experiments for Covering America

Bruce C Vladeck--Ends and Means in Health
Insurance Policy

Covering America: Real Remedies for the Uninsured, Volume 1, is a set of 10 proposals by distinguished health analysts to move the United States toward universal health care coverage. The various chapters of the document are available in PDF format (see list below). They can be viewed and downloaded with Adobe Acrobat Reader by clicking on the titles. A summary document that includes a brief version of each proposal as well as a side-by-side comparison is also available for downloading. The full document (215 pages) is also available as a single file for those who have fast internet connections. Hardcopy versions can be ordered by sending an email request to mailto:esri@esresearch.org or by calling 202 833-8877 ext. 10.

*Introduction and Side-by-side Comparison* 

Stuart M. Butler--Reforming the Tax Treatment of Health Care to Achieve Universal Coverage

Judith Feder, Larry Levitt, Ellen O'Brien, and Diane
Rowland--Assessing the Combination of Public
Programs and Tax Credits

Jonathan Gruber--*A Private/Public Partnership for*National Health Insurance

<u>Jacob S. Hacker--Medicare Plus: Increasing Health</u> <u>Coverage by Expanding Medicare</u>

John F. Holahan, Len M. Nichols, and Linda J.

Blumberg--Expanding Health Insurance Coverage: A

New Federal/State Approach

Richard Kronick and Thomas Rice--A State-Based Proposal for Achieving Universal Coverage

Mark V. Pauly--An Adaptive Credit Plan for Covering the Uninsured

Sara J. Singer, Alan M. Garber, and Alain C.

Enthoven--Near-Universal Coverage Through Health
Plan Competition: An Insurance Exchange Approach

Alan R. Weil--The Medical Security System: A

Proposal to Ensure Health Insurance Coverage for

All Americans

Elliot K. Wicks, Jack A. Meyer, and Sharon Silow-Carroll--A Plan for Achieving Universal Health
Coverage: Combining the New with the Best of the
Past

## Cost & Impact Estimates

Cost and Coverage Analysis of Ten Proposals to Expand Health Insurance Coverage, by John Sheils and Randall Haught, The Lewin Group, October 2003.

As part of the *Covering America* project, the Robert Wood Johnson Foundation commissioned the Lewin group to analyze the 10 coverage expansion proposals published in Volume I (see above for the proposals themselves) and to prepare estimates of the number of people who would be covered by public and private health insurance and the

Report along with appendices of detailed cost and coverage estimates for each individual proposal is listed below and can be downloaded in PDF format. Copies of the summary report can ordered from the Economic and Social Research Institute. Also available is a document that summarizes in narrative and charts some of the lessons of this analysis, prepared by the Economic and Social Research Institute.

## Summary Report

"Lessons from Cost and Coverage Analysis of Ten Proposals to Expand Health Insurance Coverage," Elliot K. Wicks, Stan Dorn, and Jack A. Meyer

# Appendices (cost and coverage estimates by proposal)

## **A-Methodology**

B-Reforming the Tax Treatment of Health Care to Achieve Universal Coverage, by Stuart M. Butler

C-Assessing the Combination of Public

Programs and Tax Credits, by Judith Feder,

Larry Levitt, Ellen O'Brien, and Diane Rowland

D-A Private/Public Partnership for National Health Insurance, by Jonathan Gruber

E- Medicare Plus: Increasing Health Coverage by Expanding Medicare, by Jacob S. Hacker

F-Expanding Health Insurance Coverage: A
New Federal/State Approach, by John F.
Holahan, Len M. Nichols, and Linda J.
Blumberg

G-A State-Based Proposal for Achieving
Universal Coverage, by Richard Kronick and
Thomas Rice

H- An Adaptive Credit Plan for Covering the Uninsured, by Mark V. Pauly

I-Near-Universal Coverage Through Health
Plan Competition: An Insurance Exchange
Approach, by Sara J. Singer, Alan M. Garber,
and Alain C. Enthoven

<u>J-The Medical Security System: A Proposal to</u> <u>Ensure Health Insurance for All Americans, by</u> Alan R.Weil

K-A Plan for Achieving Universal Health
Coverage: Combining the New with the Best
of the Past, by Elliot K.Wicks, Jack A.Meyer,
and Sharon Silow-Carroll

Issues in Coverage Expansion Design

Decision Points and Trade-Offs in Developing
Comprehensive Health Coverage Reforms. This
paper by Elliot K. Wicks, Ph.D., presents an overview
of the range of decisions that policy reformers must
make as they develop new programs to cover the
uninsured. Many of the issues explored in this paper
will be addressed in greater detail in subsequent
papers. February 2003.

Coping with Risk Segmentation: Challenges and Policy Options. This paper by Elliot K. Wicks, Ph.D., discusses in detail the problem that confronts anyone proposing to extend health insurance to various populations—how to ensure that premium costs are fairly shared among people of high and low risk and how to make certain that sicker people are not priced out of the insurance market. The paper presents the range of possible solutions to the issues raised. February 2003.

### Options for Financing Health Coverage Expansion

This paper by Jack A. Meyer, Ph.D., and Elliot K. Wicks, Ph.D., discusses issues to be considered when policymakers decide how to finance new coverage programs, including the differences between budgetary and social costs, criteria for choosing a financing source, and various sources for funding. April 2003.

Building Quality Improvement into Health Coverage Expansion Proposals. This paper by Jack A Meyer and Sharon Silow-Carroll presents a number of quality improvement tools and strategies that could be built into the full range of proposals to expand health coverage. The paper shows how health care purchasers—public and private—could use better information systems, financial incentives, and quality measurement against standards to improve health outcomes as we expand health care coverage. March 2003.

History and Primer on Cost Containment Efforts and Implications for Future Prospects. This paper by Elliot K. Wicks examines the cost containment strategies that have been used in the last 25 years and assesses their success. April 2004.

## Occasional Papers

Tax Credits for Individual Health Insurance-Effects on Employer Coverage and Refinements to Improve Overall Coverage Rates, Occasional Paper No. 2, August 2002, by Rick Curtis and Ed Neuschler, Institute for Health Policy Solutions.

Prospects for a Reduction in the Number of Uninsured Americans, Occasional Paper No. 1, December 2001, by Elliot K. Wicks and Jack A. Meyer

# Current Policy Series

Health Insurance for Laid-Off Workers: A Time for Action. Current Policy Series, #5. February 2003, by Lynn Etheredge and Stan Dorn.

**more** 

CURRENT POLICY SERIES PAPER #4: Nine Billion Dollars a Year to Cover the Uninsured: Possible Common Ground for Significant,

<u>Incremental Progress</u>. Current Policy Series, #4. October 2002, by Stan Dorn and Jack A. Meyer

#### **more**

Workers: Searching for Common Ground, Issue Alert No. 3, May 2002, by Stan Dorn and Jack A. Meyer

#### more

off workers obtain under recent tax credit proposals?, Issue Alert No. 2, March 2002, by Stan Dorn and Jack A. Meyer

Pros and Cons of Stimulus Package Options for Promoting Health Insurance Coverage, Issue Alert No. 1, November 2001, by Elliot K. Wicks, Jack A. Meyer, and Todd Kutyla.

## ■ Commentary & Analysis

Incremental Coverage Expansions Are Not the Best Answer for the Uninsured. Todd Kutyla and Elliot K. Wicks argue that the interests of the uninsured would be better served by concentrating efforts on finding the political will to support policies that will lead to universaal coverage rather than spending so much effort on incremental policies that do not solve the problem and even make comprehensive solutions less likely.